

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Siwana Sheron Green
Thomas Demetrius Green
Debtors

Case No. 20-00131-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: pdf002

Page 1 of 1
Total Noticed: 7

Date Rcvd: Apr 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2020.

db/jdb
5294423 +Siwana Sheron Green, Thomas Demetrius Green, 113 Rena Drive, Effort, PA 18330-7736
+Bayview Loan Servicing, LLC, a Delaware Limited Li, 4375 Jutland Drive, Suite 200,
P.O. Box 17933, San Diego, CA 92177-7921
5297534 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
5290873 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
5316149 +The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5290874 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 29 2020 19:46:13
Bayview Loan Servicing, 4425 Ponce De Leon Boulevard, 5th Floor,
Coral Gables, FL 33146-1873
5311074 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 29 2020 19:45:49
Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
Harrisburg PA 17128-0946

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5290876* +Bayview Loan Servicing, 4425 Ponce De Leon Boulevard, 5th Floor,
Coral Gables, FL 33146-1873
5310060* +Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
Coral Gables, FL 33146-1873
5290875* +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-7 bkgroup@kmlawgroup.com
Janet M. Spears on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bkecfinbox@aldridgepate.com, JSpears@ecf.courtdrive.com
Joseph J. Swartz on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us, RA-occbankruptcy6@state.pa.us
Patrick James Best on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-7 patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Patrick James Best on behalf of Debtor 1 Siwana Sheron Green patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Patrick James Best on behalf of Debtor 2 Thomas Demetrius Green patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Green, Thomas
Green, Siwana

CHAPTER 13

CASE NO.: 5:20-00131 RNO

☒ ORIGINAL PLANAMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0 Number of Motions to Avoid Liens

0 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan

payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 77285.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
Month 1 (2/2020)	Month 2 (3/2020)	Click or tap here to enter text.	Click or tap here to enter text.	Total Paid to Date:	\$0.00
Month 3 (4/2020)	Month 60 (1/2025)	\$1,332.50	Click or tap here to enter text.	\$1,332.50	\$77,258.00
				Total Payments:	\$77,258.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non- exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced*

2. SECURED CLAIMS.**A. Pre-Confirmation Distributions.** *Check one.*

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Carrington	113 Rena Drive, Effort PA	Click or tap here to enter text.
Bayview	67 St Nicholas Avenue, NY	Click or tap here to enter text.

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Bayview	65 St Nicholas Ave, NY	\$60,000.00	\$0.00	\$60,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

- ☐ None. *If “None” is checked, the rest of § 2.D need not be completed or reproduced.*
- ☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.
1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
 2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
 3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Santander	2013 Chrysler 200	\$7,200.00	6%	\$7,560.00

E. Secured claims for which a § 506 valuation is applicable. Check one.

- ☒ None. *If “None” is checked, the rest of § 2.E need not be completed or reproduced.*

F. Surrender of Collateral. Check one.

- ☒ None. *If “None” is checked, the rest of § 2.F need not be completed or reproduced.*

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

- ☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ Click or tap here to enter text. per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
<u>Click or tap here to enter text.</u>	<u>Click or tap here to enter text.</u>

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

- ☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

- ☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

- ☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon *Check the applicable line:*

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☐ The debtor will seek a discharge pursuant to § 1328(a).
☒ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Click or tap here to enter text.

Dated: March 3, 2020

/s/ Patrick J Best, Esq
Attorney for Debtor

/s/ Thomas Green
Debtor

/s/ Siwana Green
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.